

# MEDICAL ECONOMICS

TRADE MARK REG. U. S. PAT. OFFICE

*"The Business Magazine of the Medical Profession"*



VOL. II.

SEPTEMBER, 1925

No. 12

*"Home Post Graduate Courses  
For Rural Practitioners"*

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# MEDICAL ECONOMICS

*The Business Magazine of the Medical Profession*

**H. Sheridan Baketel, A.M., M.D., Editor**



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**Vol. II      Contents for September, 1925      No. 12**

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## FRONT COVER

Original Painting by A. Holbrook

## HOME POST-GRADUATE COURSES FOR RURAL

PRACTITIONERS . . . . . Page 7

THE DOCTOR AND HIS INVESTMENTS . . . . . Page 11

Malcolm Lay Hadden, New York

WHAT MAKES THE DOCTOR POOR . . . . . Page 14

L. E. Dougherty, M.D., Cumberland, Md.

MAKING THE BANK YOUR SERVANT . . . . . Page 16

By a Chicago Banker

DOES IT PAY TO SAVE TIME IN OPERATIONS . . . . . Page 18

Carleton Deedera, M.D., New York

TYING THE CAN TO THE CULTIST . . . . . Page 20

William L. Gould, M.D., Albany, N. Y.

WITHOUT MONEY OR PRICE . . . . . Page 22

EDITORIAL . . . . . Page 24

ADVANCING SYMMETRICALLY . . . . . Page 28

Dr. Medicinæ Horace Fox, Bath, Maine

FINANCIAL DEPARTMENT . . . . . Page 32

CURRENT LITERATURE FOR INVESTORS . . . . . Page 36

TOURS AND CRUISES FOR PHYSICIANS  
AND PATIENTS . . . . . Page 38

THIS MONTH'S FREE LITERATURE . . . . . Page 42

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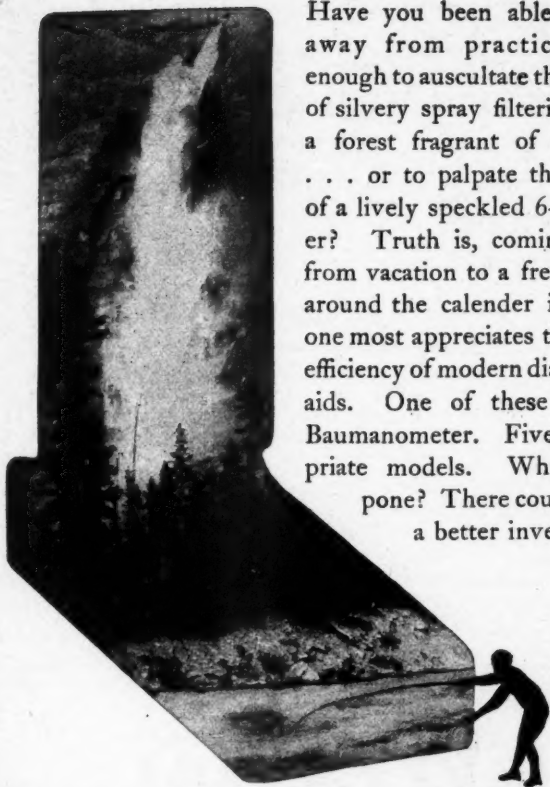
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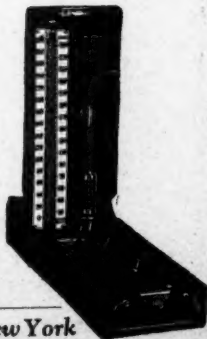
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# MEDICAL ECONOMICS

*The Business Magazine of the Medical Profession*

Rutherford, New Jersey

Vol. II., No. 12

September, 1925



## Home Post Graduate Courses For Rural Practitioners

**E**VERY country physician is an economic necessity to his community.

It has been said by an able investigator that the medical profession is a social organ, "created as a means of promoting health, physical vigor, happiness—and the economic independence and efficiency immediately connected with those factors."

The small town needs the best physicians obtainable and the time is drawing near when every inducement possible must be offered to medical men to remain in regions which have so great a need of their services. Whether this end be reached by governmental aid, by subscription or through better cooperation with the profession on the part of the people, the net result will be the same.

There are now in all small communities, physicians and surgeons of the highest attainments. In fact, a very large proportion of the practitioners in our large cities are either country bred or came from "Main Street" practices. There is such a constant interchange between city and country, that to say the rural practitioner

should be less well trained originally, or have fewer opportunities for post graduate study, would be to assent to a dangerous fallacy.

There can never be two standards of medical education, for the strength of the profession comes from a spirit of unity.

Education is never finished. Medical education, more than any other branch of learning, is continuously proving the old knowledge, discarding out worn theories, and developing new ideas, new methods and new procedures.

The greatest of post graduate teachers is experience and its courses are open to both city and country physicians alike. Often the rural practitioner, who cannot at will have the aid of hospital or specialist, has the advantage over his urban brother in the variety of his experience, as he himself develops that skill and ingenuity on which so many lives depend. The physician who lives in a city has until lately had a decided advantage in the matter of graduate study, for without sacrificing any of his practice, he can take up special courses at colleges and medical

centers situated within a few minutes ride from his office.

The country physician, in order to perfect himself in a specialty or to get the benefits of clinical work, has had to leave his patients in other hands for anywhere from two months to a year. The average practitioner in the small town, however, is so overwhelmed with his work that he finds it almost impossible to get away at all, and for him the post graduate courses which can be brought to his very door are bound to be of inestimable value.

Two eminent medical educators, for instance, have only recently completed a three-months' circuit lecture course in the rural parts of North Carolina, where they had as listeners several hundred physicians. The tour was financed by the State and the county medical societies; and the physicians themselves also, through the payment of a \$10 fee. The lectures were given in small towns easily reached by automobile, even by medical men from the back country.

Although these North Carolina physicians of the small community were readers of the leading medical journals and were buying such new books as their means permitted, they felt the need of just that kind of pace making stimulus as the graduate instruction gave them. The lecturers, one from Boston, the other Chicago, brought with them that atmosphere of the medical center and the clinic which gave the individual studies of the classes a new zest. Clinical material was brought; the newest instruments shown; and demonstrations of a most practical nature were given.

State universities with medical departments have started important extension classes for doctors, and especially for those situated in the country. What the Graduate School of Medicine of the Univer-

sity of Pennsylvania, for instance, is doing for the general medical practitioner is a notable service, both to the profession and the public. It has established "Extension Groups" throughout the state at local hospitals within easy motor car distance of the homes of the physicians who compose these groups. Noted specialists from the University conduct the weekly topical clinical meetings. The country family physicians who have availed themselves of this service are enthusiastic in their approval of it.

In the neighborhood of Scranton and also at a center contiguous to the New York State line near Sayre, the results of this method are reported as especially satisfactory. The university, the state and the county are here cooperating with much success.

Several loci for such lectures are being established in northern New York State under the auspices of the State Society and county societies.

One of the most fruitful plans for Graduate Medical Education is that which for several years has been developed by the Medical Society of the County of Kings (Brooklyn) and the College of Medicine of the Long Island College Hospital. As the Borough of Brooklyn, New York City, is readily reached from all parts of Long Island many physicians in small towns have been able to attend. The extension series consists of practical courses planned for men who have had little time for work outside of their routine practice, but who desire to become familiar with the most recent advances in the solutions of the problems which they meet every day.

The talks are given usually between four and six o'clock in the afternoons, for an hour a week, for two months, so as to suit the con-

venience of the busy practitioners. The departments in which instruction is offered are anatomy, dermatology, genito-urinary diseases, medicine, neurology, obstetrics and gynecology, ophthalmology, orthopedic surgery, otolaryngology, pathology, pediatrics and surgery.

The extension courses are given in thirteen different hospitals throughout the borough, so that all who desire to take part, may have a good opportunity for the study of clinical material at close range.

The practical lecture series, given in the auditorium of the County Society in Brooklyn Friday afternoons at five o'clock in hour ses-

sions, are given to standing room audiences. These are illustrated with charts, specimens, demonstrations, lantern slides and also typical cases of disease are shown. The lectures give rapid reviews of their subjects which have proven especially helpful.

In order to bring such graduate study nearer to the less densely populated regions of Long Island, arrangements have been made by Suffolk and Nassau counties for lectures under the auspices of the State Society and their own. Such a plan, indeed, is feasible in every state where there are strongly organized societies, and especially where the state universities have

## Oh Germ, Where Is Thy Sting!



Here's a view of a back alley picnic in Georgia. Note center of interest and make a mental calculation of the germ count. Yet everybody present is participating except the dog and whether he is longing to join the feast, doubtful of its healthfulness or merely an interested spectator, can be determined by the expression of his one exposed eye.

K. & H. Photos

come in contact with the needs of the people. In some small communities, where hospitals are not available as centres for graduate work, halls or school rooms have been engaged, all such details being placed in the hands of a local committee.

In commonwealths where it may not be possible for some time to organize extension groups, the mail can be used to advantage. The fact that scores of universities in this country have correspondence courses shows there is merit in postal teaching. The value of answering questions in writing comes from the increased incentive which that process gives. Undoubtedly correspondence graduate courses for physicians could be developed on the same plane as such instruction is given in engineering and other branches of science. There are concerns, for instance, which conduct mail quizzes, for the purpose of preparing registered physicians to pass special competitive examinations for the army, or navy or civil service. This service is that of an invisible quiz master, who helps the medical man review his knowledge or to furbish up on the recent developments in his profession.

Much criticism has been directed toward the use of quiz compends in our medical colleges, in that they merely furnish material for memorizing, and ignore the concrete and practical things to be sensed by eye and ear. General practitioners who have been in practice for ten or twenty years at some points far from metropolitan zones, however, can use such books as touch stones of their knowledge. The ability to answer technical questions quickly is of great value, especially when one is called as a witness in court.

Another way of brushing up knowledge and getting some zest

out of it at the same time, is by going over an up-to-date digest of board examination questions. Here and there, even the hardest reading practitioner will find a gap or so in his knowledge, something that he has missed in the medical journals, which he can readily fill out, by studying the answers to questions which are asked by examiners of this year of 1925.

To every country practitioner may come the desire to move to another state, or through his ability attracting the attention of persons of influence, he may have an exceptional opportunity to benefit himself financially by going elsewhere. It is well to hold himself in readiness to pass an up-to-date board examination, for fortune may lead him to some state which has no reciprocity license arrangement with his own. Of course, an experienced physician anywhere could easily do the intensive study or reviewing which would enable him to pass with flying colors, but there is a sporting thrill in being always ready.

Through the mails can come many aids to the country physician by way of digests of current medical literature. The process of keeping pace with the rapid forward progress of medicine presents a bewildering problem for anybody anywhere. It is an equation not peculiar to practice in less thickly settled regions.

As Dr. G. H. Meeker, Dean of the Graduate School of Medicine of the University of Pennsylvania, so aptly puts it, the effort means the reading of thousands of pages of current medical journals, not only in the English but in foreign languages and the periodic visiting of medical centres where exemplifications of advanced methods may be witnessed. Such organizations as the American Medical Associa-

(Concluded on Page 41)

# The Doctor and His Investments

## Article 9

### Equipment Trust Obligations

Malcolm Lay Hadden

New York

**E**QUIPMENT bonds owe their origin to the financial difficulties which beset certain railroads in the latter part of the nineteenth century. At that time there were a number of roads in direct need of additional funds to take care of increasing traffic and territorial expansion, so through sheer necessity this new method of financing was developed. The original capitalization had largely been used for the construction of the roads, sidings and terminal facilities, against which, being relatively permanent in their character, long term loans had been contracted. At the same time the more perishable rolling stock was wearing out and replacement funds were available from only three sources, i.e. cash on hand, current earnings, or from the proceeds of a new loan. The two former expedients appearing undesirable or impracticable to these companies, and yet reluctant to increase their regular funded indebtedness, they arranged with the car-builders to make payment, on delivery of the cars, of from fifteen to twenty-five per cent. in cash, and the remainder in the form of notes, maturing serially over a period of years.

Necessity has probably never mothered a better financial invention. Not only has it produced a safe and satisfactory form of security for the investor but at the same time it has provided the railroads with a very sound method of financ-

ing. Disregarding for the moment the advantages of an equipment obligation to the investor and viewing it only from the standpoint of railroad finance it has three very distinct advantages. In the first place it keeps down the fixed interest charges which prevailed under the old methods of bookkeeping, for both interest and principal can be met out of income account and second it distributes the maturities so that the cars can pay for themselves. Its third advantage lies in the fact that the debt is discharged during the life of the cars and the road is therefore not paying, so to speak, for dead horses.

The popular development of the equipment trust had its inception at this point. The car builders, like other contractors or manufacturers were quite naturally not in the business of financing the railroads and much preferred cash to a semi-floating debt. They originally disposed of the paper, or notes of the railroad companies for what they would bring in the open market, and it was during this relatively short period that there became associated with equipment bonds the distrust, which even today clings to this strongest class of railroad security. While these notes, since called equipment notes, did originally represent a deferred liability, and were more or less reluctantly accepted by the car companies, they are today offered by the strongest railroad companies and are surrounded by every

possible safeguard that may be placed about any mortgage obligation.

The legal status of Equipment Bonds is somewhat complicated and peculiar, due to the fact that the trust deed, covering movable property, is a chattel mortgage, and represents the transfer of property under certain provisions. It is a bill of conditional sale, so to speak. It is the chattel mortgage aspect of the trust deed that affords the material security to the bonds; it is the conditional sale aspect that prevents title from going into the hands of the railroad and the equipment from going under the railroad's blanket mortgage. Although title as distinct from possession, does not pass to the railroad until the fulfillment of the deferred payments, yet, to all intents and purposes, the equipment does belong to the road and constitutes the tools with which the road does its business.

The two common forms of equipment obligations are the so-called "Philadelphia Plan" which has for its basis a lease and the "New York Plan" which has for its basis a mortgage lien. Under the "Philadelphia Plan" the railroad company desiring to acquire new equipment advances an initial payment. It then secures the use of the equipment under lease but acquires no title until the installments are completely paid. This plan was made necessary because the Pennsylvania courts would not allow moving equipment bought on the installment plan or on conditional sale to be used as a basis of a loan from a third party. Under the contract with the car company, the railroad company pays one tenth or more as initial payment, whereupon the cars and locomotives are constructed according to specifications (which are later sold to the public) through which money is secured to pay the car manufactur-

ing company in full for the equipment. The lease then provides that the railroad company shall pay annually to the trustee an amount which will cover the interest requirements on the entire issue and, also, sufficient funds to meet the portion of the obligations that mature during the year, the certificates having been issued on the serial plan. When the period necessary to complete all of the payments, usually ten years, has elapsed, the trustee executes a bill of sale in favor of the railroad company.

During the term of the lease the railroad company promises to keep the equipment duly repaired and renew and replace such as may be worn out, lost or destroyed with other of substantially the same quality and character. The railroad company is furthermore obligated to furnish a complete statement concerning the equipment and its whereabouts, at least once a year and to permit inspection of the property to which title is held.

Under the "New York Plan" the railroad acquires the equipment directly from the manufacturing company or receives it through a conditional sale from the trustee. A mortgage is then placed upon the equipment which is the basis of a bond issue which becomes a direct obligation of the railroad company itself. This plan is generally regarded as somewhat inferior to the Philadelphia Plan from the contractual point of view because the title to the property is not so clear as in the former case.

The history of equipment trust obligations has been of such a uniformly successful nature, due to the ever-increasing equity back of the lessening amount of the obligations outstanding that they may, perhaps, be regarded as the strongest type of railroad security. At any rate their

record is better than that of state and municipal bonds in the United States and that is a very high recommendation. Never, except in one case some fifty years ago, has the holder of a railroad equipment security, of which record is obtainable,

lost on his investment. In the light of the excellent security afforded by these obligations, their relatively attractive income return and high degree of marketability, they offer to those physicians who invest knowingly a most attractive opportunity.

### **Financial Terms Defined**

#### **Ex-Dividend—**

Without the dividend, meaning that the right to the pending or accrued dividend is reserved to the seller. The ex-dividend date is the first day the stock sells without the dividend, and on which the quotation for the stock usually measures a decline equal to the value of the dividend.

#### **Insider—**

An expression to denote a person who, because of his employment or business connections, has intimate knowledge of the financial affairs of a concern before such information is published and is available to the public. He is therefore in a peculiarly advantageous position for capitalizing this information by speculating, i. e. making commitments in securities of the concern in accordance with this knowledge, in advance of the public.

#### **Position—**

A term used with reference to future contracts, based on the names of the month in which such contracts mature, i. e. delivery becomes due. In all future markets, e. g., grain, cotton, sugar, coffee, etc., contracts for delivery at some future date, usually designated by months, are bought and sold. For example a contract which matures next December, is known as a December position.

### **CARING FOR THOSE BOOKS**

In how many physicians' offices does one see bookcases full and books piled on the floor?

Standard designs of bookcases can be secured ready to install either in a house already built or a new house. These come from two feet three inches to five feet three and a half inches in width, so that almost any space can be utilized, and a library of many or few books provided for. Window seats are made in any desired width, to fill available space. These have hinged lids, making an excellent receptacle for medicines, extra medical supplies or other things.

### **MISNOMERS AND THINGS**

A guinea pig is in the same class misnomerically with the Christian Scientist. It is neither a pig, nor is it from Guinea. Whence came the name, anyway.

Human nature is funny. The only thing a lot of fellows do when they find they have made jackasses out of themselves is to try to live up to the reputation it implies.

"At last," sighed the statesman, "I am famous. The humorists are attributing their bum stories to me."

# What Makes the Doctor Poor

L. E. Daugherty, M.D.

Cumberland, Md.

---

*This is the second article by Dr. Daugherty upon a subject of great importance. He makes a clean cut, unanswerable appeal for disease prevention and demonstrates that he believes in "selling" health to the public.*

---

**I**F medical practice is to advance as a science and if physicians expect to keep the respect accorded them from the time of Galen, there must be a radical change. Medical men must face facts as they exist. One has only to look around to see the inroads made by the chiropractor, naturapath and health organizations run by the laity and then realize what the future means to the regular medical profession.

We are all interested in more scientific diagnosis and in the very best methods of treatment of disease. Most of us are becoming impressed with disease prevention; at least we have a passing interest in seeing a healthy world.

How can we best carry that interest into practical action?

Is the laity and public at large satisfied fully with what we have to offer, when we ourselves are not?

An axiom among salesmen is that he himself must be first sold and thoroughly convinced that "he has the stuff."

Medicine has inherited a certain amount of mysticism with its divorce from the barber, and, like the tadpole's tail, it will not fall off until the frog is able to stand on its own feet. Anything savoring of mystery has been a real feature in dealing with patients.

Unfortunately allowing them to feel that we have some mystic influence or secret medicine or appliance or inborn skill or technique has been the goal of far too many followers of Eseulapius.

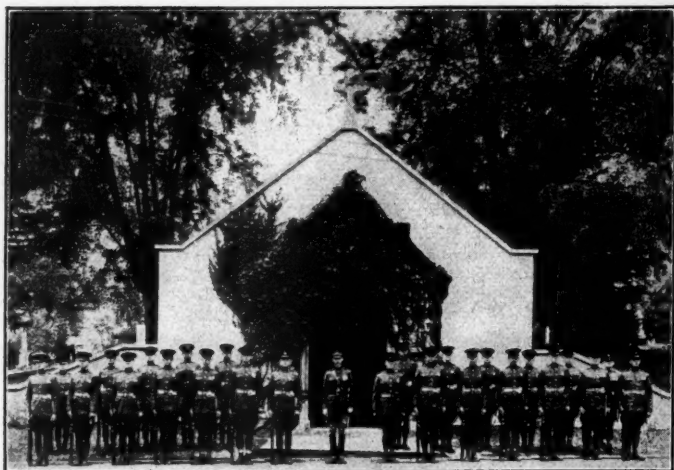
The chiropractor has become well established in many communities and whether we believe it or not he is making rapid advances through his blatant advertising that he removes the cause of disease; prevents it. One will note that he scarcely mentions cure because all he has to do is relieve the pressure from the nerve and there is no disease.

To be sure physicians know that their twaddle is pure bunkum, but what about the public?

What is needed is a serious heart to heart talk with every one of our patients, so that we can tell them the truth, the whole truth and nothing but the truth.

There is never a question of ethics when truth prevails. Be ever fearless to tell the truth whether it be in diagnosis or treatment, at the same time maintaining a cheerful attitude for a hopeful prognosis. We all have patients who say, "If my disease is serious, don't tell me, doctor, I don't want to know it. I just feel that I have tuberculosis and if I have, don't let me know." We all know that when we don't tell them, if they

## On Guard Two Years. Thus Time Passes.



This is the honor guard of the 10th Infantry, U.S.A., 1st Lieutenant Walter Lee Sherfey commanding (center), drawn up for inspection in front of the temporary tomb of President Harding, which they have been guarding day and night for two years. They will remain on this assignment until such time as the remains of the late President are removed to a permanent mausoleum.

K. & H. Photos

do have tuberculosis, it surely is very serious, because a cure depends upon their knowledge and cooperation.

No truthful doctor ever tells his patients he has a "touch" of pneumonia or a "touch" of anything else nowadays. Whether we realize it or not, cures sold and paid for are many times outnumbered by our ability to sell freedom from recurrences and to prevent illnesses.

Every time we *sell* an operation for appendicitis, (yes, dear reader, *sell* an operation), we *sell* the patient the promise of freedom from a recurrence. He knows he

might get over this attack but the next one might "get" him.

When we *sell* a tonsillectomy, freedom from rheumatism and heart trouble is what interests the patient. If he has pneumonia we *sell* him our services and close the book, but you may be sure he is interested in just how he is going to avoid another attack.

Most family incomes these days are budgeted and so much and no more is spent for health or cure from sickness. If the patient has the money you'll get it and if he doesn't you won't and if you make a sale of health to him you will get

(Concluded on Page 30)

# Making the Bank Your Servant

By a Chicago Banker

*The bank is at the service of the public. Why not employ its facilities to the utmost? Men consult you, Doctor Reader, regarding their physical ills.*

*Why do you not in turn consult the banker regarding the condition of your finances? In that connection he is the doctor and no financial deal should be consummated without the banker's approbation. This article is written by a brilliant young Chicago banker.*

THE banker seldom has the opportunity to reverse the usual order of consulting with the doctor and serve as the advisor rather than the advised. Accordingly, when an opening is presented for a discussion of ways in which the financial institution can be of special service to the medical profession, it is eagerly seized. The closer cooperation of these two fields can result only in mutual benefit.

Aside from medicine, probably no line has for its purpose so much the general public welfare as has banking. Banks, regardless of size, deal directly with the general public. Aside from the return on capital and surplus, practically their only income results from handling funds deposited by their customers. Banks must maintain for the conduct of their business many facilities which can be of great advantage to their customers, if intelligently employed. If customers do not fully avail themselves of these facilities, they fail to derive the maximum value from the relationship. Discussion will be limited to those services for which a medical man might find especial need.

A primary banking function is receiving deposits. The convenience of a checking account is too familiar to need discussion. If all receipts are promptly deposited and all bills paid by check, with careful accounting on the stubs, an expense record thoroughly adequate is provided. A large check book is recommended, with stubs of sufficient size to receive notations. Not only will this prove valuable for monthly budget computations, but will greatly simplify the annual income tax returns. Returned checks, properly filed, constitute undeniable receipts.

The savings account is generally used, but is of maximum advantage only when it forms the basis of a periodic and regular savings plan. There are many formal "definite purpose" savings plans, such as Christmas Savings, Vacation Savings, and Home Building Savings.

Saving and investment go hand in hand. The savings account, gradually accumulated, provides an excellent reserve for periods of emergency. It draws interest at 2½% to 5%, depending mainly upon the section of the country in which the banks are located. When

the savings balance grows past the point of emergency needs, a portion can be used to purchase permanent investments. Bonds and stocks, for instance, can be obtained in amounts as small as \$100, as well as \$500 and \$1,000.

Naturally accompanying the deposit function is the loan or discount function. Banks are always glad to loan to their customers, for investment of funds provides almost their sole income. A moderate rate of interest is charged, from  $4\frac{1}{2}\%$  to 10%, depending again upon the location of the banks, and also upon the money market and the collateral accompanying the loan. It is almost a uniform custom among city banks in America to request security on personal advances. This security usually takes the form of stocks, bonds, or mortgages, and is merely to assure that the principal will be repaid in full with interest.

The loaning privilege, properly used, is a distinct asset. In purchasing a \$1,000 bond, for instance, a man instead of accumulating the full amount in a savings account, can pay, say, \$200 of his own money, and borrow the balance from a bank, pledging the bond as collateral. He can gradually retire his obligation upon which, in the present market he may pay 5%, while his bond may be yielding him 6% or slightly better.

The same method, of course, may be applied to many other types of purchases, real estate being one of the principal lines so handled. The security here is usually a first mortgage given on the property, although commercial banks generally do not make a practice of handling real estate loans. One of the best assets for any emergency that a man can create is a "credit reserve"—the ability to borrow a reasonable amount at some good bank.

The Trust Department of a bank provides types of service of special value to men whose activities are in fields other than financial. The function of a Trust Department most widely known is serving as executor for wills. The charge for this service is very moderate and is limited by state laws.

A bank is an ideal executor. It has been demonstrated by long experience that estates managed by responsible trust companies receive a character of attention which it is impossible for an individual to give.

Estates executed by trust departments suffer a 10% smaller shrinkage, through inheritance taxes and other losses than do those cared for by individuals, according to a recent survey of probate court records in Allegheny County, Pennsylvania, which includes Pittsburgh.

The affairs of a trust company are not affected by sickness or death. Estates in settlement are the prime interest of a trust company, and are never of secondary importance to some other business, as must often be the case with those handled by individuals as executors.

The officers of a trust company are always available with complete records for immediate conference at the pleasure of the customer. A trust company gives a financial protection equal to its entire invested capital and capital liability, to insure honest and faithful carrying out of its undertakings.

When a man must have a tooth filled or an operation performed, he does not go to his wife or some friend. He goes to a specialist along the particular line.

Why, then, should he trust the execution of his estate to some one entirely unfamiliar with the many technicalities to be encountered

(Continued on Page 44)

# Does It Pay to Save Time in Operations?

Carleton Deedera, A.B., M.D., M.S.  
New York

*The proper saving of time can be made very essential and very helpful in operations. Dr. Deedera, who knows how, tells how it can properly be done.*

**I**T pays, but not always in money. There are two ways to save time in reducing the anesthesia duration: one is by careless haste and the other is by accurate movements and most modern time-saving equipment accompanied by clear, keen cerebration.

There have been three eras in the history of time-saving in operations. They might be phrased as follows: The first—"Save time for your own sake"; second, "Take, your time, for goodness sake," and now we are in the third era, "Save time for the patient's sake."

About 1873, in England, Lawson Tait, the leading competitor of Lister, (who also, by the way, strongly opposed Lister's dictum on antiseptis) performed many operations successfully by using ordinary methods of cleanliness. It was said of him that the visiting surgeons to his operating room were warned not to wink for fear of missing the operation.

Today in visiting the leading surgical clinics, one will see no evidence of haste, but if you have ever been one of the assistants, you will know well that there is one right place for each of your hands to be every second, and if it is not there, a whisper like the chastisement of deity will, too soon

for your comfort, inform you where you should be.

Emil Beckman, a master teacher, if one lived, and also a pupil of the illustrious Mayos, had a most delightful way of whispering to his new and proud assistant in an operation,—"Catch the vessel, doctor, don't catch the stream."

The accompanying illustration shows how time may be either lost or saved in operations. In the center of the illustration are shown two old style forceps which are tangled in each other and also are catching the catgut accidentally. Operating with those is like "catching the stream," as Beckman said, and they should be relegated to the dispensary or dressing rooms.

The other forceps shown have the "Safety-lock" catch at the end of the handle. It is very simple but it prevents those "entangling alliances."

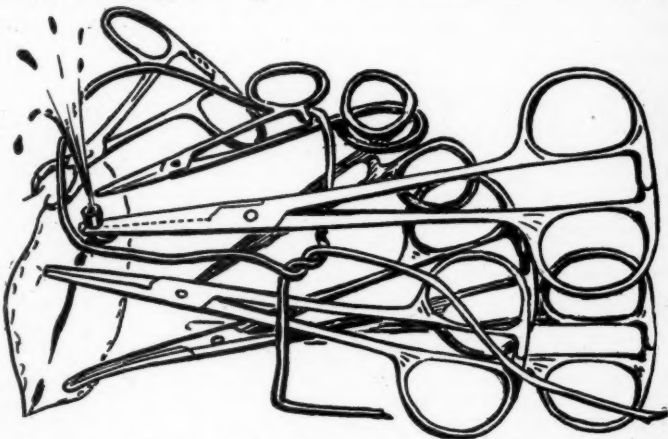
Many hospitals think they cannot afford to keep themselves equipped with the latest improved instruments and get along with cheap or antiquated equipment. The answer to that is twofold; first, the public, which supports the hospital, has a right to the best and secondly, it is not always a question of "How much can we keep from spending," but "What

publicity and money-raising campaign can we initiate to help us equip with the best?"

Campaigns of many hospitals to raise funds have been a revelation to the public of just how much good the hospital was doing, and how urgently plenty of money was needed for necessary equipment.

Every surgeon connected with a hospital should be vitally interested in helping the hospital to

raise the always needed funds. It will particularly accrue to his advantage if he can have better instruments, which fact alone often gives a surgeon sufficient pride in his good work to stimulate him to reach "production basis" in good accurate surgery. This means a good "economic basis" and after all we must operate, surgically as well as financially, on that basis.



"Operating with those is 'like catching the stream' as Beckman said,——"

### Specializing in Jonesville

"MY dear, you have no idea how people impose on a doctor," said Mrs. Cletus P. Hopper across the table at the semi-monthly meeting of the Jonesville Bridge Club. "A woman called at the house last week and said her little boy had just broken his leg and she wanted the doctor to come right away. When I tried to explain that as it was Saturday afternoon the doctor couldn't come, that woman was perfectly furious. She actually wanted me to call up the Country Club.

"I told her finally I'd have him stop on his way home to dinner,

but that in the future she'd better try not to have any accidents on Wednesday and Saturday afternoons because Doctor is chairman of the tournament committee.

"Of course, Doctor is about ready to start specializing and then he won't have to make any calls. A good specialist can make three times the money in half the time if he has good-looking offices. Doctor would have started in specializing this year but he couldn't find five adjoining rooms in any of the office buildings. It's pretty hard to specialize with less than five rooms."—McCready Huston.

# Tying the Can to the Cultist

William L. Gould, M.D.

Albany, New York

*Why not utilize the tools we have at hand to aid in chasing the cultists?*

*The nurse offers us a means of assistance which is too often neglected. Dr. Gould believes that a nurse in the office will prove a solution of the problem of cult and non-medical elimination.*

**H**OW would I attempt to rid the community of the non-medical cultist, the quacks, the fakes of every ilk?

By utilizing a type of assistant we have at our right hand—the trained nurse.

Before we can attempt to close any field of endeavor, we must block every opening and passage-way into this field. The smallest path left open soon becomes considerably widened by an ever increasing traffic. And so, before we try to do away with the chiropractor, the x-tianscientist and other non-medical practitioners, we must close their fields of opportunity. We must block every path possible.

"It is the little things that count." The little things that we do not bother with in medicine are the little pathways which soon broaden out into the big fields of the outsiders. For example: What physician desires to be troubled with the usual run of corns and callouses? We gladly recommend those afflicted with these minor foot ailments to go to the chiropodist—but there is the little stream that soon overflows its banks. The people go to the chiropodists for their corns and callouses, but soon they commence to consult them for all other foot troubles. The foot

specialists not only trim the corns and callouses, they treat ingrown toe nails, support arches, and burn or excise small growths and treat larger ones. They treat all local and general foot ailments as by their calling they are expected to do. Thus, we see how our neglect with the matter of little corns and callouses offers the opening to a great field.

The foot specialist should be a doctor of medicine. If we do not take care of the minor ailments in medicine, somebody else will. That somebody can be no one better than some one with the medical profession. That somebody can be no better than a trained nurse, a graduate of a recognized hospital. The average physician has neither the time nor patience for many little things in medicine. While the physician is treating the grosser manifestations of disease, the trained nurse could care for the minor ailments, which, when neglected, combine to give outsiders a much sought for opening.

It is time that the skilled nurse be allowed to do more than administer pills and empty bed pans. Already we see the nurse in the laboratory as a technician, and in the physician's office as an assistant. We see her taking and developing roentgenograms, giving electro-

therapeutic treatments, dressing wounds and carrying out various other duties which the physician is only too glad to have her do for him.

If the orthopedist were to set aside a little space in his office for a trained nurse to care for the minor foot ailments, we would keep such cases where they belong. If the dermatologist did likewise, we would have the people going to a proper place for their skin and scalp treatments.

If general practitioners hired capable, graduate male and female nurses as masseurs, a great step

would be taken toward the eradication of the chiropractor. These nurses could also handle graded exercises and gymnastics.

If the psychiatrist and neurologist had graduate nurses to give individual and class teaching in psychoanalysis, it would put a crimp in the efforts of the Xtian Scientists, "spirit healers," etc. If our dietitians came more in contact with patients through their physicians or institutions, we would be aiming at the downfall of "corrective eating specialists" and organizations; and so on down the list. Of course, these things

## Ninety-six and Still Going Strong



John R. Voorhis, president of the Board of Elections of New York City, and a grand sachem of Tammany Hall, who recently spent his ninety-sixth birthday on the farm of a relative at Pompton Plains, N. J., convalescing from a recent attack of influenza and imbibing in the good things of life—including three hearty meals—as has been his wont these many years, characterized all the health "isms" as "Tomfoolery," and he stated that he has never set up any rules for his own life, living each day as he found it, and enjoying everything that he desired and could secure for himself. In spite of Mr. Voorhis' remarkable activity for his years and his recent recovery from a severe illness with seemingly unimpaired energy, we opine that he is an exception and not the rule of such tenets and beliefs on health questions.

K. & H. Photos

would be really opening special fields for nurses, but it should all be under the proper supervision of the physician.

We must not forget that the really *great* thing in medicine is diagnosis. Once a diagnosis is made, the treatment is relatively simple. The nurse and physician should cooperate. All cases, before being handled by the nurse must first be diagnosed and constantly seen by the physician. In this way the patient would be under constant and proper medical supervision.

There should of necessity be a code of ethics, of which the following is my suggestion:

It should at all times be remembered that the patient belongs to the physician, and that the nurse is his special assistant.

Fees should not be so great as to deter prospective patients.

Only graduate nurses of recognized hospitals should be eligible, and more particularly those with special training in their subjects.

A nurse, not in the employ of a physician, should not be allowed to handle cases, as she is not able to diagnose properly, and cannot practice medicine without a license.

Physicians should be discouraged from carrying on these "minor specialties" as full time men, without the assistance of a nurse, for in this way they would become too mechanical along the one particular line and eventually would be too busy to diagnose undiagnosed cases coming to them. These minor specialties could merely be added to the regular duties of the physician.

A nurse and a physician are both necessary for the carrying out of this plan.

I trust this brief exposition will be sufficient to stir up more ideas for the solution of the problem of the cultist. We must continue our efforts in the legislatures to stamp out the non-ethical practice of medicine, but while we are so doing we must also close up the avenues leading into our own fields.

## Without Money or Price

*How many physicians observe the finer qualities of those who serve them. This beautiful tribute of a well known mid-west surgeon to an office assistant proves that at least one medical man can see in an aid, noble characteristics.*

**I** WONDER if in our striving to give the healing balm to our patients, we appreciate the worth of those who are aiding us in our daily battle with disease?

For more than a score of years I have taken an active part in this grim warfare and I feel it proper that I should pay tribute to a young married woman, who with unselfish loyalty to me and my patients, did much to smooth the way and who repaid me by a wonderful exposition of confidence in my pro-

fessional skill and ability.

H. H. first came to my attention through the illness of a brother. At the time she was about twenty-one and had been married two years. She and her husband had but recently returned to her native mid-west state from a far west Commonwealth.

She was stout almost portly, but in no way unsightly. Her pleasant features made her fair to look at, but her eyes were the outstanding feature. They expressed the

beauty and purity of a true and noble soul.

The devotion and care she gave her invalid brother attracted my attention from our first meeting. During a long, lingering illness her loving care added comfort to his last days, and when his sufferings were relieved by death, she became my office assistant, continuing in that capacity for over two years. Her uniform courtesy and kindness to the patrons of the office, her efficiency in her work and her consideration for the aged and children won praise from everybody.

After two years in my office her husband returned to his former employment in the western state and my office assistant of course accompanied him.

She said she felt that she was giving up a great thing in her life in leaving her work with my patients, and I told her that any time in the future she could return and resume her duties with me.

Several years later on being called to the telephone one afternoon I recognized the voice of my erstwhile assistant. She told me that she had just returned, was seriously ill and asked me to call upon her at once. At the residence

of her sister, I found, not the plump little person who had bidden us good-bye, but a mere shadow.

She had been ill for several weeks and in some way her real condition had not been discovered by her medical attendant. Suffering from a severe condition that demanded surgical attention at once, she had taken her life in her hands and traveled fifteen hundred miles to consult a physician, in whom she said she had the utmost confidence. Such faith in the ability of a man deeply impressed me, and I could not help silently asking the aid of Him who said, "Come unto me all ye who are weary and heavy laden and I will give you rest."

I operated upon her as soon as her strength permitted and fortunately her faith in my surgical skill was rewarded by complete restoration to health.

Large fees have been paid me for operative procedures, but never have I been compensated as when upon regaining consciousness, she said to me: "I knew you could relieve me."

What greater compensation could one wish than to be the recipient of such confidence and trust?

#### A CHANGED VIEWPOINT

Lady—"I want a nice book for an invalid."

Bookseller—"Yes, madam. Something religious?"

Lady—"Er—no—no—er—he's convalescent!"

#### OH, THOSE PROHIBITION BLUES

"A portly stranger entered a doctor's office and proceeded to greet the medical man with marked enthusiasm.

"'Doctor,' quote he, 'I come to you because you have been highly recommended. Yesterday I met my friend Flubdub and he told me you saved his life.'

"'He may so consider,' responded the physician somewhat frigidly. 'However, I am compelled to inform you that the prescription I gave him exhausted my quota.'"

The most fascinating thing about Other Men's Wives is that they are Other Men's Wives.

### **Home Study For Medical Men**

The leader in this number of MEDICAL ECONOMICS points the way to Post Graduate work for the suburban and rural practitioner without continued absence from home.

The thoughts set forth are worthy of the thoughtful consideration of every physician who is desirous of keeping up with the procession. Most men cannot go to Vienna or Paris; only a limited number can spend time in New York, Chicago, Philadelphia, New Orleans or San Francisco for advanced study.

The bulk of physicians can, however, follow out some of the suggestions we have pointed out by utilizing the county society as an agent for professional betterment. Too many of us are likely to regard the County Society merely as an organization which must of necessity exist, which is supposed to have one or two perfunctory meetings a year, with a paper or two, a little discussion and a feed. The latter is often the best part of the program.

The County Society, if it has a live president or secretary, can either function alone or in combination with one or more contiguous societies, either independently or toward getting the State Society interested in Post Graduate Study. Every state body will function if its county units insist. The individual physician must make his desires known.

Post Graduate Study is an absolute necessity. If the country physicians in the sparsely settled sections of Eastern Long Island can perfect plans to this end, why cannot other rural county societies in the Northern, Eastern, Southern and Western parts of this country do the same?

Let us put our shoulders to the wheel and give a mighty shove.

### **Radio and the Doctors**

American physicians will do well to hearken to the radio as it broadcasts much medical information and some misinformation to the invisible millions.

An irregular practitioner can "go on the air" with a bald advertisement at so many dollars a minute, as was shown in a recent case in court. Healing cults, fantastic practors, faith curists, and all manner of persons who deny the basic truths of science, can have their voice. More than a hundred years have passed since Jenner, and yet there are faddists who are attacking vaccination and airing their views to the wide, wide ether. The publication of such matter as this, whether in the press or on the metered waves, is contrary to an enlightened public policy.

, September 1925

That the giving of health hints by microphone can be helpful, however, is shown by the results which have been obtained in this way by accredited agencies. The aerial bulletins of the Public Health Service sent out from Washington, and the series of talks of like nature broadcasted from Boston under the auspices of the Red Cross, present the other side of the picture.

The Health Department of the State of New York for the last three years has been distributing weekly wireless advice on hygiene and kindred topics from the powerful sending station at Schenectady. It has been spreading the gospel of sanitation, pure water, exercise and has even recommended baseball. Commissioner Nicoll, with such ingenuity as a popular lecturer might show, has found a wide range of subjects. In these discourses, either directly or indirectly, the public is advised to consult physicians promptly when untoward symptoms appear and not to be deluded with the idea that any layman can tell what his own ailments may be. If this unique service never gave the public another lesson that that, its mission would not be in vain.

Censorship is a word which makes many persons see red these days. Let the authors of obscene books or putrid plays and indecent movies be threatened with it, and at once they don the martyr's crown and get public sympathy. However, without setting itself up as judge and jury, the medical profession can aid the radio broadcast correct information on health and disease.

Directors of the air stations receive every week thousands of letters from the "fans" expressing approval or disapproval of this or that announcer, or performer, or program, or praising or dispraising the matter of the speeches. These communications are classified and analyzed for guidance as to policy. Every physician is within his province not only as a practitioner, but as a citizen, or even as a wireless enthusiast, when he protests against an address and questions its statements. The objections of any doctor to a program would get court-room attention and possibly cause summary action.

There is no need to wait until the matter has been given to the atmosphere, however, for radio programs are made up two or three weeks in advance. The directors of the stations insist on all speeches and talks being submitted in writing or typed before the addresses can be even scheduled. If speakers deviate from the advance copy, and especially if they try to spread views not covered in the original, they are tuned out at once by the watchful announcer.

As material for broadcasting is subjected to strict exam-

ination by the station owners themselves, a physician or a county medical society could volunteer to pass upon the medical or scientific assertions in any of these health or hygiene talks, not coming from official sources before delivery. Indeed, a county medical society, through a committee, might with propriety prepare a series of appropriate talks on disease prevention, periodic health examinations and similar topics. In every organization there are physicians who have a happy faculty of expressing medical facts in popular language. The address could be broadcasted as coming from the Society, or the local Health Officer, by reason of his official position, could give it his authority.

As radio is now so great an avenue for influencing the public, the American physician should see to it that the millions of unseen listeners are not decoyed by quackery nor yet led into the Fool's Paradise of Self Diagnosis.

### ***Tell The Other Man How You Do It***

Several correspondents have asked for a series of articles on "How Physicians keep their Records," "How Physicians attend to their Correspondence," "Practical Points in Office Management" and "Fees charged in Different States."

The answer is up to you, Doctor Reader. You are "on the know" on each of those topics. Why not set your methods down for the benefit of the readers of this widely circulated journal.

Exchange of ideas increases our value to each other, so let us exchange.

The article need not be long. We are after ideas, something different, something helpful to the other doctor. Just put your thoughts down on one side of the paper and send them to the Editor.

### ***Physicians Successful in Other Fields***

Like many other people, physicians adopt hobbies as a form of mental relaxation from the hours of tedious labor with the physical ills of a community. Dr. W. M. Thompson, Chicago, in discussing medical men who have attained fame in other fields of endeavor names these physicians: Max Nordau, European novelist; Henry

C. Rowland, American author; Thomas Chalmers, American author; Sir Henry Thompson, English author; W. Somerset Maugham, English author and dramatist; Joseph Hergeshelmer, American novelist and playwright; A. S. M. Hutchinson, English author; Georges Duhamel, French author; Girolamo Fracastoro, Italian as-

tronomer; Leonardo da Vinci, Italian artist; Sir John Hill, English botanist; Linnaeus, Holland zoologist; Oliver Wendell Holmes, American litterateur; John Winthrop, Colonial governor; Gen. Joseph Warren, American patriot; Jean Paul Marat, French statesman and soldier; R. J. Gatling, American inventor of the machine gun; Alex. Graham Bell, American inventor of the telephone; William Walker, American president of Nicaragua; Pope John XXI; Sir L. S. Jameson, prime minister of South Africa; Sun Yat Sen, president of China; Hubert Work, Secretary of the Interior; Sir Charles

Tupper, ex-Premier of Canada; Sir Thomas Crosby, Lord Mayor of London; Sir Auckland Geddes, English ambassador to U. S.; Gen. Leonard Wood, Philippine governor; Georges Clemenceau, ex-Premier of France; Duke Charles Theodore of Bavaria; the Queen of Bulgaria; Charcot, French Arctic explorer; Elisha Kent Kane, American Arctic explorer; David Livingstone, African explorer; W. Seward Webb, American railroad magnate; Norvin Green, vice-president American Telephone and Telegraph Co.; K. F. A. Von Welsbach, inventor of lighting appliances; R. H. Gilbert, inventor of elevated railroads.

A storekeeper in Yuma, Ariz., left three eggs on a shelf, and they were hatched out by the heat of the sun. This is not only an inexpensive method of hatching, but it saves a hen's time and takes a load off her mind.

We have noticed that the man who fears somebody will think he descended from a monkey, and who bitterly resents such assumption, often goes far toward making the theory plausible and pleasing.

## "A Therapeutic Stand-By"

The doctor who prescribes or dispenses  
**Hayden's Viburnum Compound**

in amenorrhoea, dysmenorrhoea, menorrhagia, ovarian or uterine congestion, irritation or colic, rigid os, post partum pains, sub-involution, etc.,

### ***Gets Results***

If you don't know H.V.C. try H.V.C.

Use this coupon for sample and literature

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Send me sample and literature of H. V. C.  
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**THE NEW YORK PHARMACEUTICAL COMPANY**  
**BEDFORD SPRINGS**

**BEDFORD, MASS.**

# Advancing Symmetrically

Dr. Medicinae Horace Fox

Bath, Maine

**I**F physicians are to advance symmetrically, which we should do, we should advance financially as well as scientifically. This is what every business and every professional concern does when it is managed intelligently, equitably and ethically.

We should not be expected to continue to neglect that portion of our professional work which we have done in the past while others have especially systematized and perfected the financial side.

We have been sucking our thumbs long enough. The laity should not expect us to continue that practice in the belief that we obtain sufficient nourishment therefrom.

Succintly, economics means, putting our house in order; this should be done and also it should be kept in order. To do these, all the branches of economics should be utilized and cemented; neglect of one of the important spokes of the wheel of economics—obtaining the means earned by our labors—undermines it in its entirety and in creep irregularities which have been and are the cause of much of the acrimony, distrust and disgust existing within medical societies, National State and County and among the physicians individually. The awakening of all physicians to their economic responsibilities to our profession as a whole, to each other, to themselves and to those who may be dependent upon them, should not be

coddled and especially so by our medical societies, National, State and County and our medical universities and colleges.

I was particularly impressed with a recent editorial in *MEDICAL ECONOMICS* in which the observation was made that there had been some criticism of the journal because it was making the doctor too commercial. The articles went on to say, "if showing him how he can collect his just bills, how he can safely and judiciously invest the money he has honestly earned, how he can do more and better work with less effort, how he can improve his social and professional status, how he can enjoy better health and get more pleasure out of his life without sacrificing the interests of his patients, how he can be a good business man as well as a better practitioner—if all these things make the doctor 'entirely too commercial' then we plead guilty to the charge."

Such efforts are deserving of commendation because an editorial like that embodies facts which are fundamental, practical, conservative, and progressive. Progress is essential among enlightened peoples and in every kind of business. There should be a business to the practice of medicine and it should be carried out in the proper way.

Your endeavors to aid the profession in doing this work deserves the encouragement of all practitioners.

---

The difference between the civilized man and the savage is that the savage knows precisely what he wants.

There is more joy in the newspapers over one reformer that sinneth than over the ninety and nine that need no exposing.

**HANOVIA**  
Pioneer in  
Quartz Light  
Therapy



## FOR THROAT AND ORAL INFECTIONS

Quartz Light is a widely accepted modality for treating throat and oral infections, such as Tubercular and non-specific Laryngitis, Tonsillar infections, Hyperesthetic Rhinitis, Bronchial Asthma, Hay Fever, Stomatitis, Gingivitis, Pyorrhea and post-operative conditions.

Such treatments are rendered particularly effective by the Wagner Prismatic and Ashland Universal quartz applicators, adapted to the **KROMAYER LAMP**—permitting the greatest concentration of ultra violet rays with the utmost convenience in handling.

The **KROMAYER LAMP** is especially and scientifically designed to meet those various conditions confronted by the physician in his everyday practice. While, the entire quartz mercury anode type burner insures maximum intensity of rays, longer life and lower operating cost.

## KROMAYER LAMP

*Special  
Literature  
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HANOVIA CHEMICAL & MFG. CO.  Chestnut St. & N.J.R.R. Ave. Newark, N.J.

Gentlemen:

Please send me, without obligation, special data and reprints upon the treatment of throat and oral infections with Quartz Light.

70

Dr.

Street Address

City

State

## What Makes The Doctor Poor

(Concluded from Page 15)

that share of the budget whether you make ten calls or fifty to see him during the year.

Many thousands are paying each year to the Life Extension Institute more money per person than the average doctor gets per family per year and they only render part of the service—diagnosis and advice—no treatment whatever.

If we can keep our patients well by seeing them half as many times and sell our services for the same money—who is the winner? Both of us.

More time devoted to honest diagnosis and the sale of unadulterated health would stamp out the chiropractor and all the other fakers and less time would be needed for lobbying at the legislatures.

The problem of collecting fees would cease to be a problem if all of us were *sold* on the subject and devoted our time to the selling of health; that which we are and have a right to do and are, by the world at large, expected to do.

I can hear some one say, "I am sold on health; I am constantly talking health and prevention."

Are you putting it across?

When some one comes to you saying, "Doctor So and So advised me to have my tonsils out and I want

to see what you think." Do you say to him, "You don't need them out. There are entirely too many tonsils out and the operation doesn't always prevent rheumatism and heart trouble"?

Are you just waiting to stab back at your colleague for some wrong you have felt he once did you? That is a sure way of getting back at him but is not your own nose being cut off to spite your face? Are you not sowing the seeds of distrust and discontent with the medical profession as well as upsetting the faith of the laity?

Sales are not made nowadays by knocking the other man's goods. If we "sell" at the right price and with the understanding that what the world wants is service and truth and nothing but the truth, we will be doing something real; in fact the very thing we are expected to do. We are in practice for service. Let us render it.

We are dealing with the uncertainties of life—the certainty of life is death and it is adequately taken care of by the life insurance companies. Health insurance is as sure to come as life insurance has come. Will we be ready to greet it when the knock is heard at the door?

### THE DENTISTS' OWN BOOK

C. Edmund Kells, D.D.S., of New Orleans, La., recognizing the necessity for the dentist to understand and practice dental economics, has written such a book, published by the C. V. Mosby Co., of St. Louis. It goes into the subject deeply, presents a wealth of usable records and shows just how an office practice should be conducted.

Dr. Kells' high standing as a dental surgeon makes his book authoritative and quite worth while.

### PEDICULOSIS PUBISLY RICH

A knight of the tarvia shuffled into a Kokomo drugstore a few days ago, according to our Kokomo correspondent, and easing up to the clerk said in a husky, luetic voice: "Say, bo, do I's look like I had a million?"

The clerk gave him the three times over and lucidly answered "Nix."

"Well; I have, old worm, just de same. Give me a dime's worth of blue ointment, will ya?"

The "Therapeutic Index" of  
**Mercurochrome-220 Soluble**  
(Dibrom-oxymereuri-fluorescein)  
may be broadly defined as meaning its  
**ACTUAL CLINICAL EFFECTIVENESS**

---

**MERCUROCHROME** is not dependent solely on its high bactericidal powers to make it so useful clinically as

**A GENERAL ANTISEPTIC  
AND FIRST AID PROPHYLACTIC**

The factors that go to make up the "Therapeutic Index" are largely involved in promoting Mercurochrome's effectiveness, for this germicide is so slightly irritating that solutions of high concentration can be employed in wounds, so that there is a great margin of safety between the killing dilutions and those which come into contact with the bacteria in the body tissues. The demonstrable penetrating ability of the solution must also increase the limits of its sterilizing action beneath the superficial surfaces. The fact that the solution is fixed in the field where applied for some time should prolong the antiseptic effect and the visibility of the stain makes readily apparent just where and how much of the drug is being used. The advantages of these characteristics of Mercurochrome are quite obvious.

**MERCUROCHROME** in two per cent. solutions, used for first aid prophylactic purposes, is being found a very acceptable successor to Tincture of Iodine, as Mercurochrome

**DOES NOT BURN, IRRITATE OR INJURE TISSUE**  
(Kindly use private mailing card enclosed with this copy of Medical Economics to obtain trial bottle and literature.)

---

**Hynson, Westcott & Dunning**  
**Baltimore, Md.**

## Financial Department

The purpose of this column is to provide the physician-investor with reliable investment information and to help him in choosing sound securities that meet his requirements. Each month we will review briefly the financial situation and outlook and answer several questions of general interest on investments.

**T**HE substantial upturn in business activity which started in June has continued through the month of August. While this expansion has been relative-slow in comparison with the spectacular features which were associated with the upturn which started in November of last year, nevertheless its significance is the more important, particularly in the light of the reaction and pessimism which characterized the months of March and April.

One reason for the discouragement which pervaded business circles as the Spring advanced was due to the unfavorable weather conditions for the crops. In June, however, the outlook improved very much and ever since reports from the agricultural sections of the country

have become more cheerful and confidence has been growing constantly. The stock market has reflected this improvement by recording a level of prices higher than that of last January and about 15 per cent. above the level at the end of the March slump. This may be taken to mean that in the judgment of the market the outlook for business is just as good, if not better than it looked to be at the beginning of the year. The consensus of opinion among business men is that the present up-

ward movement in business activity will last well into the first quarter of 1926.

The present prosperity of the country is generally believed to be predicated upon four favorable conditions which are briefly: 1. The concentration of the world's gold supply in the United States. 2. Strength of the American manufacturing industries in competition with the European. 3. Recovery of agricultural buying power, and 4. The exceptional activity of the

construction industry. So long as these favorable conditions continue to prevail the outlook should remain encouraging. Of these four factors the first and the third would appear reasonably certain of remaining with us for a number of years.

Upon request, information concerning investments will be furnished to readers of **MEDICAL ECONOMICS**. We will not answer questions regarding purely speculative issues. Address all inquiries enclosing a stamped envelope to the Financial Editor, Rutherford, N. J.

The other two factors are of a decidedly temporary nature. The lack of foreign competition in manufacturing is a condition bound to be changed at a fairly early date and is largely a result of an unfavorable exchange situation which is gradually correcting itself through our own loans to European countries and the steady improvement in the domestic industrial situations. The construction boom while giving strong evidence of going on through the present year is not expected to continue at the present rate many months more.

# Have You This Valuable Booklet?

## FREE TO ALL PHYSICIANS

**M**ODERN civilization is multiplying the number of gynecological cases that come to the average physician.

An eminent specialist has written an illuminating handbook on the symptoms and treatment of various pelvic disturbances, and we are in a position to supply it to physicians. There is no charge, no obligation—simply mail us the coupon below and accept your copy with our compliments.

Not a text book in any sense of the word—but a simple, terse, ready-reference handbook such as the busy physician requires.

Twenty-eight pages of invaluable data, enlightening illustrations, conveniently catalogued.

THE MARVEL COMPANY, New Haven, Conn.

*Makers of the famous*

# MARVEL HYGIENIC SPRAY

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THE MARVEL COMPANY  
New Haven, Conn.

Please send me without obligation a copy of  
"A Brief Handbook of Gynecological Practice."

My Name.....

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Viewing the business situation from a very broad standpoint it would seem that the outlook, at least until well into 1926 is highly

favorable but that the far sighted business man and investor would make no commitments beyond that point.

## Financial Questions and Answers

### Are Stocks A Desirable Purchase in the Present Market?

Question: I have just received a sum of money which I would like to invest in stocks which are not speculative, but which would probably appreciate in value. Can you recommend several stocks of this type?

H.H.

ANSWER: If you have followed the activity of the stock market since last November you will of course know that the quotations for common stocks are at very high levels, in fact railroad shares are at the highest levels they have been in many years and industrial stocks are selling at higher prices than they have ever been before. While it is quite possible that common stocks will go to still higher levels it would not appear to be prudent policy to purchase common stocks in the present market. We would deem it better policy to invest your funds in high grade, readily marketable short term bonds and notes and wait for a more favorable time to purchase stocks for permanent investment. The best short term bonds sell on about a  $4\frac{1}{2}\%$  yield basis today but by following such a course you might save yourself from buying stocks at high prices only to see them go to very much lower prices in the next year or so.

### Safe Railroad Issues

QUESTION: Will you kindly give me your advice as to the safety of the following railroad bonds which I have under consideration for purchase: Buffalo, Rochester & Pittsburgh Cons  $4\frac{1}{2}\%$  1957; St. Louis, San Francisco

Prior Lien 4s 1950; Baltimore & Ohio Convertible  $4\frac{1}{2}\%$  1933; Missouri Pacific First Refunding 5s 1965. S.T.

ANSWER: The bonds inquired about may all be purchased as suitable issues for conservative investment. The yield on these particular issues furthermore is quite attractive and there are prospects of substantial appreciation over a period of years in the Missouri Pacific and Frisco bonds. Both of these roads have made very remarkable progress in recent years and while neither of these carriers are what may be regarded as first grade roads, nevertheless as time goes on they may establish for their securities the same investment status which attach to the securities of the foremost roads of the country.

### Shell Union Oil Preferred

QUESTION: Is the preferred stock of the Shell Union Oil Co. regarded as a sound preferred stock? Where is this stock quoted and if it is callable at what price may it be called? T.L.

ANSWER: Shell Union Oil Co. 6% cumulative preferred stock is entitled to a very high investment rating. This preferred stock is outstanding to the amount of approximately \$19,000,000 and is followed by 10,000,000 shares of common stock having a current market value of considerably over \$200,000,000. Dividends on the preferred stock in 1924 was earned many times over. The stock is listed on the New York Stock Exchange; is callable at 110 and sells currently at about 103.

# Our Aim

is to provide the dental profession  
with the best that modern science  
knows . . . today

**PEPSODENT** is based on the dominant dental theories of *today*.

It has no past to live up to . . . no inherited tenets to consider.

Should dental science, tomorrow, find a way to further improve its power, we should at once adopt it . . . *and frankly tell you so.*

Our only claim for Pepsodent is that it is made today to meet the requirements of today . . . that it embodies the *latest* scientific findings.

We believe that is what you seek for your patients, is it not?

Then let us send you our brochures, advise you just what we are doing for the better protection of teeth, for oral prophylaxis.

Both of us, we believe, are working to the same end:

You to provide the best that modern dental practice knows in the treatment of your cases.

We to provide the best that modern science knows in a tooth paste to fit in with your own work.

The coupon will bring you matter that will interest you, and a full size tube of Pepsodent to try.

**Pepsodent**  
PAT. OFF.  
REG. U.S.

**The New-Day Quality Dentifrice**

Endorsed by World's Dental  
Authorities

**THE PEPSODENT COMPANY**

5440 Ludington Bldg., Chicago, Ill.

Please send me, free of charge, one regular 50c size tube of Pepsodent, with literature and formula.

Name .....

Address .....

Enclose card or letterhead

1803

## Current Literature for Investors

The booklets described below contain information relating to bonds. Readers of *Medical Economics* who desire one or more of them may obtain them free of charge by writing direct to the investment house whose address is given in each case.

**Mighty Servants of Civilization.** The growth of public utility enterprises has been of the utmost importance in the economic development of our country. This illustrated brochure presents in most interesting fashion information of interest to buyers of public utility securities. Address The National City Co., 55 Wall St., New York, N. Y.

\* \* \*

**Creating Good Investments.** The nationwide popularity of first mortgage real estate bonds among conservative investors is due largely to the unbroken records of safety set by many houses in this field of investment. This booklet outlines briefly the policies of one house which specializes in this type of investment. Address G. L. Miller & Co., 30 East 42nd St., New York, N. Y.

\* \* \*

**Investment Suggestions for September.** This offering list of securities covers a wide range of investments including railroad, public utility and industrials. Address Spencer Trask & Co., 25 Broad St., New York, N. Y.

\* \* \*

**Guaranteed Bonds.** This booklet presents the story of a bond which besides having all the essentials of a sound investment carries with it the additional safeguard of the guarantee of the house offering it. Address The Prudence Co., 331 Madison Ave., New York, N. Y.

\* \* \*

**Essentials of A Sound Investment Policy.** Failure to differentiate between the objectives of investment and speculation some-

times leads the investor into difficulties. This booklet offers some sound counsel to prospective investors and attempts to point out the elements which distinguish between these two qualities. Address Halsey Stuart & Co., 14 Wall St., New York, N. Y.

\* \* \*

**The Story of the Straus Plan.** As the title indicates this booklet presents the story of this nationally known real estate mortgage house. It should prove of interest to all buyers of real estate bonds. Address S. W. Straus & Co., Fifth Ave., New York, N. Y.

\* \* \*

**Stock and Bond Register.** A booklet highly useful to investors who wish to keep a record of their securities with the dates when interest and dividends are payable. There is also contained in it a yield and bond interest table. Address Peabody Houghteling & Co., 40 Wall St., New York, N. Y.

\* \* \*

**Buying Bonds by Mail.** The business of distributing bonds and other investment securities by mail has become nation-wide in extent. This booklet describes the procedure of buying bonds by mail. Address A. C. Allyn & Co., 71 West Monroe St., Chicago, Ill.

\* \* \*

**Loaning on Real Estate.** A different type of booklet than the above. In this pamphlet are outlined the policies and methods of a house which is interested in buying mortgages of a highly conservative type on improved property. Address Lawyers Mortgage Co., 56 Nassau St., New York, N. Y.

## WHAT "L&F" MEANS ON PHARMACEUTICALS



## EXPERIENCE

is not always dearly bought. The simple specification of L&F is the total cost to you of our long manufacturing experience. And the cost of the product is a just and reasonable one.

"NOTES ON NEW REMEDIES AND MEDICAL PROGRESS" is a quarterly digest of the medical literature of Europe and America. We are glad to put you on our mailing list.

OF THE many items we advertise to the physician only, we call your attention to:

### Zitysol

ODORLESS in dilution, non-irritant even in concentration, it is indicated wherever an antiseptic is required. Based on a chlorinated cresol, it is strongly antiparasitic and antipruritic.

### Yohimbitone

A LIQUID tonic with Yohimbin. It is indicated in most forms of menoxenia, in frigidity, and many abnormalities of the female sex function. Its chief action is to induce hyperemia of the pelvic region.

*Literature and Samples on request.*

**LEHN & FINK, INC.**  
635 Greenwich Street,  
New York

## Tours and Cruises for Physicians and Patients

These brief paragraphs tell of booklets and circulars which give interesting information about tours, cruises and places to go. We publish them for the convenience of physicians who are interested in travel either for their patients or themselves.

Lamport and Holt Line, 26 Broadway, New York, N. Y., have issued a handsome 32-page booklet entitled "South America." This is purely descriptive of many points of interest in South American Countries and of the transportation service offered by the Lamport & Holt Line. It also contains some very general information as to stopover privileges, baggage, etc. Copies sent on request.

Thomas Cook & Son., 585 Fifth Ave., New York, N. Y., have issued a handsome book entitled "Around the World a Cruise." This describes a cruise starting from New York, January 14, 1926, and returning May 24th on a specially chartered Cunard Liner—The Franconia. The book is well illustrated with many interesting views of the places to be visited on the tour, the course of the cruise being shown by maps imprinted in the front of the book flyleaves.

"Cunard and Anchor Cabin Ships" is the title of a booklet illustrating and describing the features of a number of the cabin ships of the Cunard and Anchor Steam Ship Lines, 25 Broadway, New York, N. Y., and is of special interest to those planning travel and desiring to become acquainted with features of the steamships before engaging passage. Copies on request to above lines.

The White Star Line, 1 Broadway, New York, N. Y., have issued

a booklet entitled "West Indies Cruises." This contains a map showing places to be visited and routes taken, and a number of full page illustrations of the places to be visited.

"1926 Luxury Cruise to the Mediterranean, Palestine, Egypt" is the title of a large folder issued by the Holland American Line, 21 State St., New York, N. Y., describing the Fifth Cruise leaving New York on the Steamship Rotterdam, February 2, 1926, and extending 67 days. The folder fully describes with illustrations and maps all features of the cruise.

"One Class Cabin Steamers—Direct to France" is the title of a booklet describing eight vessels of the French Line, 19 State St., New York, N. Y., devoted to such service between New York and Havre, France. Copies on request to above company.

"West Indies and South America 1926" is the title of a folder recently issued by the American Express Travel Department, describing a tour to the West Indies and South America, leaving New York January 28th and returning April 7th. All features of the cruise are described, including elaborate diagrams of the steamship "Vauban." Copies on request to the above at 61 Broadway.

(Concluded on Page 40)

No Garlicky Odor  
On The Breath With

**SOLARSON**

Trademark Reg. U. S. Pat. Off.

**Injectable Organic Arsenic**

Completely free from the above objectionable feature of the cacodylates and also more uniform and reliable in action. Injections virtually painless.

HOW SUPPLIED: 1.2 c.c. ampules, boxes of 10

Pamphlet on request

WINTHROP CHEMICAL COMPANY, INC.

117 Hudson Street,

New York, N. Y.

## What Tonic Do You Depend On

In the care of debilitated or convalescent patients?  
Thousands of American physicians place their faith in

**Gray's Glycerine Tonic Comp.**

(Formula Dr. John P. Gray)

and have been doing so for nearly thirty-five years!  
If you are not familiar with this exceptional tonic restorative,  
we are ready to show our confidence in its therapeutic merits  
by sending you free of all expense our regular 6-ounce package.

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**THE PURDUE FREDERICK CO.,**  
135 Christopher Street, New York City.

A Demonstration Supply of Gray's Tonic will be appreciated:

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..... Street

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When hepatic secretion is suppressed, in whole or in part, the process of digestion ceases to work smoothly and after a time the sufferer seeks professional advice.

Among the several agents recommended

## CHIONIA

A Preparation of *Chlonanthus Virginica*

has won a position of prominence. It has been in use for so many years that practically the entire profession is acquainted with its value as an hepatic stimulant. Prepared exclusively for Physicians' Prescriptions.

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It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts. The bromide treatment gives better therapeutic results through the use of

## PEACOCK'S BROMIDES

than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

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We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(...) Chionia.

(...) Peacock's Bromides.

**Peacock Chemical Co.**  
St. Louis, Mo.

## Tours and Cruises--

(Continued from Page 38)

"The Great African Cruise" is the title of a folder describing a cruise on the steamer "Orca," leaving New York January 19, 1926, for a visit to the West Indies, South America, South and East Africa, Egypt, Mediterranean and England. Rates, a brief summary of the itinerary and miscellaneous information are included. Copies may be obtained from the American Express Co., Travel Dept., 65 Broadway, New York. N. Y.

\* \* \*

United American Lines, 35 Broadway, New York, N. Y., have issued a small pamphlet describing two Around the World cruises by the steamship "Resolute." One starts Eastward from New York on the 24th of October, 1925, arriving at San Francisco February 3, 1926. The other starts Westward from San Francisco February 6, 1926, and arrives in New York on May 23rd.

\* \* \*

The Italian Line, 1 State St., New York, N. Y., have issued in small booklet form an interesting description of travel in Italy. It contains maps showing all places of interest, illustrations and descriptions of cities of art; climatic resorts; bathing resorts; lakes; the Alps; Ligurian Riviera; Venice; Gulf of Naples and Sicily. Also brief essays on the economic life of Italy and Cultural Italy.

\* \* \*

"World Cruise—1925-1926" is the title of an 80-page book fully describing such a cruise by the Red Star Liner "Belgenland," conducted by the International Mercantile Marine Co., in conjunction with the American Express Travel Department. The book contains the itinerary, a description of the management, the boat, illus-

trations and descriptions of places visited, maps showing course of cruise and complete information and suggestions for those considering the cruise, which starts from New York, November 26th, and returns to that port on April 6th. Copies on request to American Express Travel Department, 65 Broadway, New York, N. Y.

### Home Post-Graduate Courses For Rural Practitioners

(Concluded from Page 10)

tion, the American College of Surgeons, the New York Academy of Medicine, the American Hospital Association and others supply package libraries of the latest medical literature on loan for a very moderate fee. They are compact and in most convenient, ready-reference form and thoroughly up to date.

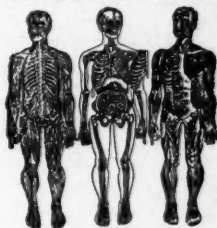
One cannot read all the medical journals, it is true, but remarkably good reviews of new books and digests of foreign literature appear in all the standard medical periodicals. By keeping close watch on the advertisements of publishers, so that the library may be judiciously replenished from time to time and by keeping in touch with his county medical society, the practitioner in the rural districts will gain constantly renewed re-actions.

What he needs, as all of us do, is a concise statement of medicine's advance and of re-statement of knowledge, such as would be readily afforded by any system which would bring as many of the benefits of post graduate study as possible to his door.

**FOR SALE**—Doctor's residence and office with full equipment. If interested write the owner for particulars. J. P. Taylor, M.D., 125 North Street, McDonald, Pa.

## Anatomical Manikins

Every organ and part of the body may be unfolded, layer after layer, examined and replaced in its structural position. Vivid, in life-like color and naturalness.



Not to be compared with any ordinary "chart"

Every Doctor, Student, Nurse, School and Hospital should have these wonderful Manikins

**PILZ** For Office, Schools, Hospitals, Life Size 5 feet 5 inches high. 455 parts, 30 folds.

Male and Sexless, each \$15.

Female, \$18.

(with obstetrical supplement)

**MINDER** For home use; study. 20x8 in. cloth bound.

This handy size is invaluable. Every part and fold numbered for reference.

Female, \$3.00; Sexless, \$2.50

Scientific Charts

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Eye, Ear, Nose and Throat

Specialists

Charts for Veterinary Surgeons

Write for Illustrated Folders

Thermometers, Barometers, Microscopes, Binoculars and Field Glasses

Goggles and Eye Protectors, Readers and Gazing Globes.

Circulars and Prices on Request

American Thermo-Ware Co.  
E16 Warren St., New York

I am interested in .....

Please send me folder and prices.

Name .....

Address .....

M.E.10

## This Month's Free Literature

The brief paragraphs on this page are designed to keep busy physicians informed about useful literature and samples offered by manufacturers of instruments, appliances and pharmaceutical products. Our readers are requested to mention "Medical Economics" when writing the manufacturer for this literature.

The Liebel-Flarsheim Co., 410 Home St., Cincinnati, Ohio, have issued a leaflet entitled "The Ray-sun Generator for Light Therapy." This describes their light therapy lamp of the same name.

\* \* \*

"The Spark of Life" is the title of a booklet made up of a collection of quotations of various physicians and scientists, in the form of a brief discussion of Radio-activity and its relation to the Human Cell Unit. Published by the National Radium Products Co., 345 Madison Ave., New York, N. Y.

\* \* \*

Lehn & Fink, 635 Greenwich St., New York, N. Y., are sending samples of various products as follows: Ovarian Substance, L. & F., Corpus Luteum, L. & F., and Ovarian Residue, L. & F., to physicians on request.

\* \* \*

National Aniline & Chemical Co., Inc., 40 Rector St., New York, N. Y., are sending samples of Neutral Acriflavine Enteric Coated Tablets to physicians on request.

\* \* \*

McIntosh Electric Corp., 225 N. California Ave., Chicago, Ill., will furnish on request detailed information on the Hogan Super-Power H.F. App. McIntosh Universalmode Super-Ray Major Therapeutic Lamp.

Samples of Bauer & Black Handy-Fold Plain Gauze packages may be obtained, on request, from the above company, 25th St. and South Federal, Chicago, Ill.

\* \* \*

Katherine L. Storm, M.D., 1701 Diamond St., Philadelphia, Pa., will send on request to physicians descriptive literature containing photographs and full information as to how supporters are made, what results are obtained, samples of materials used, and prices.

\* \* \*

"Tycos Blood Pressure Manual" may be obtained on request without charge from Taylor Instrument Co., Rochester, N. Y.

\* \* \*

Complete information on the No. 2-A Audiometer, a device for determining Acuity of hearing, may be obtained from Western Electric Co., Pershing Square Bldg., New York, N. Y.

\* \* \*

"Digest of Diabetes Mellitus" is the title of a booklet published for physicians by the Waukesha Health Products Co., 3 Riverside Drive, Waukesha, Wis. This and samples of their product Hepeo Flour, will be sent to physicians on request.

The well known diuretic, cardiac tonic and vaso-dilator

## DIURETIN TABLETS

8 GRAINS EACH

Literature and samples from E. BILHUBER, Inc., 25 West Broadway, NEW YORK



### Physicians tell us:

*That in the case of poisoning from oak or ivy, the application of pure Listerine will counteract the irritating effect if applied soon after contact with the poisonous plant.*

*Enclosed with every bottle of Listerine, there is a circular discussing in detail the many uses of this product. We believe you will be interested in giving this circular a careful reading.*

## LISTERINE

—the safe antiseptic

Made by

**Lambert Pharmacal  
Company**

NEW YORK      ST. LOUIS  
TORONTO      PARIS      LONDON  
MADRID      MEXICO CITY

Also makers of Listerine Tooth  
Paste, Listerine Throat Tablets  
and Listerine Dermatic Soap

## DYSCHEZIA

**D**YSCHEZIA due to functional causes is promptly relieved, and normal action of the bowels gradually restored by the systematic use of

## AGAROL

The rational composition of this exceptional preparation cannot fail to impress the thoughtful practitioner. Every ingredient fills a definite purpose, and in their composite influence so closely duplicate natural conditions that the bowels act normally without the least griping or other objectionable effect.

The more familiar the practitioner becomes with Agarol, the more he will appreciate its superiority to ordinary laxatives. A trial in some intractable case will tell him why.

AGAROL is the original Mineral Oil — Agar-Agar Emulsion, and has these special advantages: Perfectly homogenized and stable; pleasant taste without artificial flavoring; freedom from sugar, alkalies and alcohol; no contra-indications; no oil leakage; no griping or pain; no nausea or gastric disturbances — Not habit forming.

**WM. R. WARNER & CO., Inc.**

Manufacturing Pharmacutists  
since 1856

113-123 West 18th Street,  
New York City

A lack of secretion in the intestines is one of the principal causes of chronic constipation.

## PRUNOIDS

given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each) Cascara Sagrada, DeEmetized Ipecac and Prunes.

\* \* \* \* \*

When the heart has been weakened from prolonged overwork and strain,

## CACTINA PILLETS

A Preparation of the Mexican Night Blooming Cereus

may be safely and effectively prescribed.

Thus employed, Cactina gradually improves the nutrition and tone of the heart muscle, restores the cardiac rhythm and renders the heart more resistant to irritating influences. Cactina is a true cardiac tonic without cumulative effect.

Samples to Physicians Only

We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(...) Prunoids.

(...) Cactina Pillets.

**Sultan Drug Company**  
St. Louis, Mo.

## Make The Bank Your Servant

(Continued from Page 17)

and without the necessary business contacts and judgment to handle the matter intelligently?

Why should he not again go to the expert—the trust company?

The Living Trust is a later development of this facility. It is usually established to take effect at once. There are many different types of such trusts, with various individual provisions, but in fundamental principle they are similar.

Under a Living Trust a customer may place in trust funds, securities, or property of any kind, and during his lifetime may counsel with the bank regarding his investments. This enables the institution to become familiar with his wishes as to the method of handling his estate, so that his policies may continue to be carried out after his death. At the same time, the client is relieved of all of the details in connection with the handling of his affairs, and receives much valuable information and advice from experienced experts, the attendant expense being nominal. Many Living Trusts are revocable and, in these, securities may be exchanged or withdrawn at the option of the maker during his lifetime.

Real estate may also be conveyed to a bank as Trustee, carrying to the bank with the title the responsibilities of management, while the income and profits are retained for the owner or anyone whom he designates.

Besides caring for securities when actually placed with the bank in Trust, many institutions offer a special safekeeping service for securities, wherein they assume full responsibility for them, while the title remains with the customer.

The bank collects the coupons when due, executing ownership

## Pacifying The Patient's Mind Preparatory To Operation

Preparatory days to intended operation, convey to the patient's mind that symptom complex so often associated with presence of angina—"A sense of impending doom." The patient fears the operation in exactly that sense.

A necessary precedent to operative procedure is as perfect an internal cleanliness as can be secured. Phenolphthalein has so proven its efficiency as to be considered unrivalled for this purpose by many of our best minds.

In some forms that laxative often fails to fulfill intended purpose because of mode of administration. To overcome this, there has been devised a new mode of administration.

## Feen-a-mint

*The Chewing Gum*  
**LAXATIVE**

The chewing of gum is as natural an act as breathing or drinking water. It is automatic. Likewise it is a distractor of attention. It occupies the mind—unconsciously. Distraction of patient-mind by gum chewing while simple, is very effective.

Feen-a-mint, the chewing gum laxative, can well be a handy factor in your practice in more ways than one. It will appeal to you as an easy convenience for administration of laxatives to children who are always suspicious of pills or tablets or medication given them in spoonful form. Children will always chew a fine mint-flavored gum when offered and think it real fun. Results surely follow when one uses Feen-a-mint. Let us send you a generous supply of Feen-a-mint, the chewing gum laxative, for clinical use. You'll like it, Doctor. Your request will be promptly honored. The chewing does it.

Medical Division  
**HEALTH PRODUCTS CORPORATION**

113 No. 13th St., Newark, N. J.

certificates when necessary, and credits the accounts of the customers, or remits the proceeds, as directed. It watches for called bonds, conversion advantages and other such special features. As bonds mature, it notifies the owners in advance and, if directed, actually re-invests the funds in like securities.

Dividends from stocks may also be handled through this service. Regardless of where business or pleasure may take an owner, his securities are available to him every business day of the year through his orders as to sales, purchases, transfers or deliveries, or even pledges for collateral to loans. Only a small charge, based upon the par value of the securities handled, is made.

In buying bonds, the advantages of dealing with the Securities Department of a strong bank cannot be overestimated. The bank itself has a standing and reputation to maintain. Its bond issues are carefully reviewed by competent officials before they are purchased. Its sole interest is not in obtaining the commission on the sale—it desires to build with a customer for future transactions, and has a definite responsibility to the community.

One leading Chicago bank about a year ago developed a "Financial Service Station," where trained experts advise with individuals in person or through correspondence to assist them in laying out a practical, workable home budget.

The budgets are made to conform with present-day prices and living conditions. They are actually "tailor made," to fit the specific needs of the individuals. The opportunity is given, and the bank desires to follow the budget through the year and assist in its preparation in succeeding years.

It is said that in seven months

in 1924, since its establishment, the Service Station was consulted by 1,322 people. In the first three months of 1925, it has served persons with incomes ranging from \$18 a week to \$30,000 a year. The facility is offered to all, whether or not they are customers of the bank. Many physicians have been assisted. This Service Station is surely a far-sighted departure from the usual in banking!

With the exception of the last, all of the facilities briefly outlined above are provided by most banks—certainly by the leading institutions in the principal cities. But no matter how extensively they are used, the banking relationship will be most incomplete if the personal angle is overlooked.

Banks are, like all other businesses, groups of individuals. The official staff is the brains of the bank. Without personal acquaintance with them, the greatest opportunities offered by a banking connection are lost. To deal with a bank in a routine way, coming into contact only with the tellers, is like seeing only the internes and nurses when confined in a hospital. The only difference is that such a thing would be impossible in a hospital, but it is just as unfortunate in a bank.

Consultation with bankers on financial affairs is as logical as with physicians on matters of health. Few bankers attempt to minister to their physical ills if indisposed, but many doctors, unfortunately, never think of discussing with their banker some anticipated financial deal.

Physicians are notoriously poor investors—and why should they not be?

Does a physician's country-wide reputation for diagnosing intestinal ailments qualify him to diag-

nose the soundness of a bond or stock with the necessary background of money rates, general and specific economic conditions, and other important factors, any more than a banker's ability to determine a proper line of credit from a balance sheet enables him to determine a proper diet for an undernourished infant?

Both medicine and banking are highly specialized lines, requiring a lifetime of close and conscientious attention to gain success.

A consultation before is as important with a banker as a doctor.

Just as the doctor should be consulted to keep a patient well rather than cure him when sick, so should a banker be interviewed to keep a customer's investments sound, rather than try to get him out of a poor buy after he has made one.

But rather consult the banker late than not at all. That is his business. He is there to be consulted.

If four points of advice along financial lines were to be given a young physician in his first years of practice, they would probably best be:

1. Select a strong bank for your account and become acquainted with the senior officers.
2. Lay out a sound personal and household financial plan and adhere to it.
3. Save at least moderately and invest wisely.
4. Do not hesitate to consult the bank officers on any financial problems, regardless of how small.

Remember that bank officers are always available for advice—their office hours are all day, and, unlike doctors, they make no charge for consultation!

# Controls Hyperacidity Without Inflating the Stomach

"Phillips' Milk of Magnesia" has a powerful affinity for Acids, forming Harmless Compounds that are Readily Excreted.

## INDICATIONS

Phillips' Milk of Magnesia is essentially antacid and mildly laxative. It is specifically indicated in pyrosis or hyperchlorhydria; acute, sub-acute, and chronic gastritis, nervous dyspepsia, gastric and duodenal ulcer, nausea and vomiting of infants and adults, the nausea of pregnancy, infantile summer diarrhea and constipation. It is of marked value in combating auto-intoxication by acid products of metabolism occurring in diseases affecting the nutritional and metabolic processes, as rheumatism, gout and diabetes. Its use maintains the normal state of blood alkalinity and reduces the acidity of the urine in cystitis and urethritis. Dentists, generally, recommend Phillips' Milk of Magnesia to control oral

acidity and prevent caries. It is an ideal dentifrice.

**Note.** One tablespoonful of Phillips' Milk of Magnesia contains twelve grains of pure magnesium hydroxide and in neutralizing power is equivalent to 44 grains of sodium bicarbonate or  $1\frac{1}{2}$  pints of lime water.

## DOSAGE

The usual dose of Phillips' Milk of Magnesia, as an antacid, ranges from one teaspoonful (4 c. c.) to one tablespoonful (16 c. c.). This amount should be mixed with an equal portion of cold water or milk and given half an hour after meals. For its laxative effect, the adult dose is one to two fluid ounces (30 to 60 c. c.). The aperient action may be facilitated by giving the juice of lemon, lime or orange, half an hour thereafter.

# PHILLIPS' Milk of Magnesia

**CAUTION.** The physician is advised to beware of imitations of Phillips' Milk of Magnesia. The genuine product bears our registered trade-mark. Kindly prescribe in original 4-ounce and 12-ounce bottles obtainable from druggists everywhere.

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## THE FAMILY DOCTOR NOT VANISHING

"Can the family doctor survive this period of specialists?" The question was asked seriously by Dr. George E. Vincent of the Rockefeller foundation in a recent address in one of our large cities.

To those who know a little of the lives of family doctors in rural communities, the answer must be in the affirmative. Cities are the homes of specialists and to them the physician in country practice turns when puzzled in the treatment of a case but the general practitioner—the family doctor—is an institution that will endure.

In remote localities, the family doctor still correctly may be pictured astride his horse riding from house to house, dispensing from saddlebags, a soothsayer to the sick, a confidante and counselor to his friends and patients.

Somehow the family doctor always looks old. There are crow's-feet showing in the lines of his kindly face and he never seems to think about the pay for his services but worries merely when temperature readings perplex and broken bones refuse to knit as he thinks they should.

The country doctor doesn't always go to church and sometimes his conversation is not exactly of drawing-room type; his well-worn suit stamps him as no Beau Brummel of fashion, but there is a sympathetic note in his voice and the touch of his hand is gentle and re-assuring. He seems interested far more than just professionally and doubtless some of us recall how when little Junior died, the doctor's tears mingled with their own about the boy's bedside.

The vista from the city lanes without the open places may inspire doubt as to the future of the family doctor; may even prosper the belief that specialists will succeed him; but out in the farways that will ever be, the family doctor will survive on his mission with his people to whom in no sacrilege he seems little less than God's right hand.—Philadelphia Ledger.



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## *Facts* about Liquid Petrolatum

**T**HIRTY-THREE different crude oils from as many leading producing fields in Russia, California and other parts of the world were refined last year at the Bayonne plant of the Standard Oil Co. (New Jersey).

This Company maintains and operates the largest merchant fleet flying the United States flag. Tankers transport crude oils to the Company's refineries from all points of the globe where oil is produced in commercial quantities.

From the selection of the crude materials to the last refining process and sealing of the bottle carton, the Standard Oil Co. (New Jersey) conducts every step in the production of Nujol. Thus we can insure the strictest maintenance of purity and quality.

In consideration of these facts, we think you will agree that the Standard Oil Co. (New Jersey) is particularly qualified to produce an intestinal lubricant second to none.

Viscosity specifications were determined only after exhaustive clinical tests in which the consistencies tried ranged from a water-like fluid to a jelly. The viscosity selected for Nujol we believe to be as closely adapted to human needs as can be achieved.

If ever a better liquid petrolatum is made, it will be found under the Nujol label. The name "Nujol" is a guarantee to the profession that the viscosity of the liquid petrolatum so labelled is physiologically correct at body temperature and in accord with the opinion of leading medical authorities.

*Standard Oil Co. (New Jersey)*

